IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re Application of: |) |
|--|-------------------------------|
| Cassandra J. Mollett, et al. | Customer No.: 29052 |
| | Confirmation No.: 2400 |
| Serial No.: 09/474,576 |) |
| |) Art Unit: 3627 |
| Filing Date: December 29, 1999 |) |
| | Examiner: Andrew J. Rudy |
| For: SYSTEM AND METHOD FOR DETERMINING |) |
| COLLECTABILITY IN A DISTRIBUTED |) |
| NEGATIVE FILE |) |
| ` |) |

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Responsive to the final Office Action dated April 1, 2009 and the Advisory Action mailed June 4, 2009, Attorney for the Assignee submits the following amendments, remarks, and Request for Continued Examination (RCE). In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 6 of this paper.

Conclusion begins on page 11 of this paper.